

Personal Integrated Banking

Abstract

“Personal Integrated Banking” is an interactive electronic data processing software utility banking system which integrates individual account transactions into seamless, on line, running balance Statements and Budget Reports.

Sequential integers; or alternatives thereof; derived from a pre formatted, “ Budget Key Code Card”; allows customers to interactively categorize all account transactions and customize, change or create destinations and categories for; INCOME,(credit) and EXPENSE,(debit) transactions.

Customers may highlight and print screens or selected transactions. All account activity is equated thru $(C-D=B)$; “(credits),(C), minus debits,(D),equals balances,(B)” ;and integrated into Balance Statements and Budget Reports. Additional screens back up all transactions. Expanded system utilization provides building blocks for complete commercial and paperless banking systems. All banking entries are view only.